

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

Please don't add any further complicating rules to an individuals ability to trade stocks and options in our own IRA accounts. For many Americans their IRA accounts comprise the majority of their retirement savings. Some of these individuals have taken the time to learn to use proper options trading to reduce risk, rather than increase it. As an example, the ability to use covered calls has allowed Americans to grow their IRA accounts in a market with minimal risk.

Please do not take tools that allow us to grow our retirement accounts responsibly away from us. We do not need more complicated regulations for our IRA accounts. Instead we need to be able to continue to use options trading in our IRA accounts.

Respectfully,